

**Information to identify the case:**

Debtor 1	<u>Thomas J. Bubryckie Jr.</u>	Social Security number or ITIN	xxx-xx-2473
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	15-21415-MBK		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas J. Bubryckie Jr.

10/26/20

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Thomas J. Bubryckie, Jr.  
Debtor(s)

Case No. 15-21415-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Oct 26, 2020

Form ID: 3180W

Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2020:

Recip ID	Recipient Name and Address
db	+ Thomas J. Bubryckie, Jr., 10 Frog Hollow Road, Califon, NJ 07830-3549
aty	+ Joel A. Ackerman, Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315
cr	+ JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, SUCCESS, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
515573759	+ Fenton & McGarvey Law Firm, P.S.C., 2401 Stanley Gault Parkway, Louisville, KY 40223-4175
515644492	+ Hudson City Savings Bank, c/o Parker McCay P.A., 9000 Midlantic Dr., Suite 300, Mt. Laurel, NJ 08054-1539
516881165	+ M&T Bank as s/b/m to Hudson City Savings Bank, c/o Schiller Knapp Lefkowitz Hertzell LLP, Post Office Box 840, Buffalo, New York 14240-0840
515573766	++ MORRISTOWN PATHOLOGY ASSOCIATES PA, PO BOX 500, HACKETTSTOWN NJ 07840-0500 address filed with court:, Morristown Pathology Assoc, PA, PO Box 190, Convent Station, NJ 07961
515573763	Morristown Emergency Medical Associates, PO Box 417442, Boston, MA 02241-7442
515573764	+ Morristown Medical Center, 17 Prospect Street, Morristown, NJ 07960-6862
515573765	+ Morristown Memorial Hospital, P.O. Box 10219, Newark, NJ 07193-0219
515573767	+ Panther Valley Property Owners Associati, PO Box 54, Allamuchy, NJ 07820-0054
515573770	+ SST/CIGPFI Corp, 4315 Pickett Road, Saint Joseph, MO 64503-1600
515573771	+ SST/SYNOVUS, 4315 Picket Road, Saint Joseph, MO 64503-1600
515573774	+ Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301, P.O. Box 1024, Mountainside, NJ 07092-0024

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 26 2020 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 26 2020 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515573754	EDI: CAPITALONE.COM	Oct 27 2020 00:13:00	Capital One Bank, PO Box 70884, Charlotte, NC 282720884
515786528	EDI: CAPITALONE.COM	Oct 27 2020 00:13:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
515573755	EDI: CAPITALONE.COM	Oct 27 2020 00:13:00	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
515573760	+ EDI: HFC.COM	Oct 27 2020 00:13:00	HSBC BANK, PO Box 9, Buffalo, NY 14240-0009
515573761	+ Email/Text: camanagement@mtb.com	Oct 26 2020 20:51:00	Hudson City Savings Bank, west 80 century road, Paramus, NJ 07652-1437
515573756	EDI: JPMORGANCHASE	Oct 27 2020 00:13:00	Chase Home Finance, PO Box 78420, Phoenix, AZ 85062-8420

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Oct 26, 2020

Form ID: 3180W

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515947237	+ Email/Text: camanagement@mtb.com	Oct 26 2020 20:51:00	M&T Bank, et al, c/o M&T Bank, Mortgage Payment Processing, One Fountain Plaza, 7th Floor, Buffalo, NY 14203-1420
515947238	+ Email/Text: camanagement@mtb.com	Oct 26 2020 20:51:00	M&T Bank, et al, c/o M&T Bank, Mortgage Payment Processing, One Fountain Plaza, 7th Floor, Buffalo, NY 14203, M&T Bank, et al 14203-1420
515573768	EDI: PRA.COM	Oct 27 2020 00:13:00	Portfolio Recovery, 120 Corporate Blvd, Norfolk, VA 23502
515782921	EDI: PRA.COM	Oct 27 2020 00:13:00	Portfolio Recovery Associates, LLC, c/o Orchard Bank, POB 41067, Norfolk VA 23541
515573769	+ EDI: PRA.COM	Oct 27 2020 00:13:00	Portfolio Recovery Associates, 140 Corporate BLVD, Norfolk, VA 23502-4952
515748207	+ Email/Text: bankruptcysst@alorica.com	Oct 26 2020 20:50:00	Systems & Services Technologies, Inc (SST), 4315 Pickett Road, St. Joseph, MO 64503-1600
515573773	EDI: CITICORP.COM	Oct 27 2020 00:13:00	The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
515573753		Atlantic Healthcare
515573762		Medical Hospital and Doctors
515573772		tenant
515640767	*+	Hudson City Savings Bank, West 80 Century Road, Paramus, NJ 07652-1437
515573757	##+	CNH Industrial Capital America, PO BOx 3600, Lancaster, PA 17604-3600
515573758	##+	Craner,Satkin & Scheer, P.A., 320 Park Ave, Scotch Plains, NJ 07076-1100

TOTAL: 3 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2020 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com

District/off: 0312-3

User: admin

Page 3 of 3

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Albert Russo (NA)

on behalf of Trustee Albert Russo docs@russotrustee.com

Andrew L. Spivack

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO CHASE HOME FINANCE LLC andrew.spivack@brockandscott.com

Brian E Caine

on behalf of Creditor M&T Bank et al bcaine@parkermccay.com, BKcourtnotices@parkermccay.com

Brian E Caine

on behalf of Creditor HUDSON CITY SAVINGS BANK bcaine@parkermccay.com BKcourtnotices@parkermccay.com

Craig Scott Keiser

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO CHASE HOME FINANCE LLC craig.keiser@law.njoag.gov

Denise E. Carlon

on behalf of Creditor MTGLQ INVESTORS L.P. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Joan Sirkis Warren

on behalf of Debtor Thomas J. Bubryckie Jr. joan@joanlaverylaw.com

Lynn Therese Nolan

on behalf of Creditor M&T Bank et al ecfnoces@grosspolowy.com, lnolan@grosspolowy.com

Michael E. Blaine

on behalf of Creditor M&T Bank successor by merger to Hudson City Savings Bank  
tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com;btate@schillerknapp.com

Nicholas V. Rogers

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO CHASE HOME FINANCE LLC nj.bkecf@fedphe.com

Richard James Tracy, III

on behalf of Creditor M&T Bank successor by merger to Hudson City Savings Bank rtracy@hillwallack.com  
tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com

Richard James Tracy, III

on behalf of Creditor M&T Bank et al rtracy@hillwallack.com,  
tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com

TOTAL: 14